

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Carmen Reynoso</b>            | Social Security number or ITIN | xxx-xx-0790 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 17-15032-RG                              |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carmen Reynoso  
aka Carmen Eljach

6/16/17

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carmen Reynoso  
 Debtor

Case No. 17-15032-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jun 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2017.

db Carmen Reynoso, 43 Avenue D, Lodi, NJ 07644-1903  
 tr +Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742  
 516701775 +Cach, LLC/WebBank, c/o Freshview, 6300 S Syracuse Way Ste 200, Centennial, OH 80111-6722  
 516701779 Countrywide Mortgage, 170 Hamilton Ave, White Plains, NY 10601-1715  
 516701781 First Residential Mortgage Corp, 570 Sylvan Ave, Englewood, NJ 07632-3132  
 516701782 GM Financial, PO Box 1181145, Arlington, TX 76096  
 516701783 Hackensack University Medical, PO Box 48027, Newark, NJ 07101-4827  
 516701784 Holy Name Hospital, PO Box 42966, Philadelphia, PA 19101-2966  
 516701786 Oradell Animal Hospital, 580 Winters Ave, Paramus, NJ 07652-3902  
 516701788 Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039  
 516701791 The Bank of New York Mellon, c/o Parker McCay, PA, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 16 2017 22:12:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 16 2017 22:12:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Jun 16 2017 21:58:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 516701774 +E-mail/Text: bk@avant.com Jun 16 2017 22:12:46 Avant Inc, 640 N La Salle Dr, Chicago, IL 60654-3731  
 516701776 EDI: CHASE.COM Jun 16 2017 21:58:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 516701777 EDI: WFNNB.COM Jun 16 2017 21:58:00 Comenity Bank/Mandee, 995 W 122nd Ave, Westminster, CO 80234-3417  
 516701778 EDI: WFNNB.COM Jun 16 2017 21:58:00 Comenity Bank/Vctrssec, PO Box 182789, Columbus, OH 43218-2789  
 516701780 EDI: TSYS2.COM Jun 16 2017 21:58:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
 516701785 EDI: JEFFERSONCAP.COM Jun 16 2017 21:58:00 Jefferson Capital Syst, 16 McLeland Rd, Saint Cloud, MN 56303-2198  
 516701787 EDI: DRIV.COM Jun 16 2017 21:58:00 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244  
 516701789 EDI: RMSC.COM Jun 16 2017 21:58:00 Synccb/tjx Cos, PO Box 965005, Orlando, FL 32896-5005  
 516704971 +EDI: RMSC.COM Jun 16 2017 21:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516701790 EDI: WTRRN BANK.COM Jun 16 2017 21:58:00 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
 516701792 EDI: BLUESTEM Jun 16 2017 21:58:00 Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Jun 16, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-42CB, MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2005-42CB bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com  
Rafael Gomez on behalf of Debtor Carmen Reynoso gomez@gomezlegal.com,  
G26361@notify.cincompass.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4